

AVERTY  
REPRODUCED FROM THE 2004 POSTAL SERVICE

1



**TOWN OF BARRE**  
**Department of Public Works**  
Highway • Sewer • Water  
441 Wheelwright Road  
Barre, MA 01005

(978) 355-5013 • Fax (978) 355-3425 • Email: barredpw@charterinternet.com

August 15, 2006

Frank Quaglia  
35 Terry Lane  
Barre MA 01005

**Account# 1-119B**  
**35 Terry Lane**

Dear Mr. Quaglia,

At the Board of Water Commissioners meeting held on August 14, 2006, your request for payment arrangements to clear your past due water and sewer accounts was reviewed.

The Commission as agreed to accept the following payment agreement of a minimum of

**\$200.00 by-weekly (per your letter of July 26, 2006)(copy attached).**

**Your present past due balance is \$1,145.13**

Be advised that if a payment is not received on or before the due date, your water service will be terminated ten (10) days from that date.

Should you have any questions, you may contact the Water Commission through the DPW Office at 978-355-5013.

For the Board of Water Commissioners,

Alanna M. Duquette  
DPW Administrative Assistant

cc Town Collector



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441 Wheelwright Road  
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(978) 355-5013 • Fax (978) 355-3425 • Email: barredpw@charterinternet.com  
water & sewer & test Elaine  
Know what I'm doing to get shut off

Elaine  
(978) 355-5007

**PAST DUE NOTICE**  
**WATER AND/OR SEWER ACCOUNT**

Date: June 23, 2006  
Customer: Frank Quaglia  
35 Terry Lane  
Barre MA 01005

RT 32 Hardwick  
441 wheelwright

Location: **35 Terry Lane** Account #: **1-119B**

This letter is in regard to your water and/or sewer account which currently has a past due balance of:

**Amount Past Due: \$ 1,326.94 Date of Last Payment: 06-01-2005**

Be advised that if payment has not been received by Thursday, July 27, 2006 at 2:00 p.m., we will have no other option but to take steps to terminate your water service until the past due balance is paid, per the **Massachusetts General Laws, Chapter 165, Section 11A:**

*Procedure for shutting off the flow of water on failure to pay lawful charges except as otherwise provided in this chapter, a water company may shut off the flow of water from its mains or pipes to the premises of any customer who has failed or refused to pay the lawful charges of said company for water previously consumed. The officers, employees or agents of said company may, upon any business day between the hours of eight ante meridian and four post meridian, enter upon the premises of a customer whose payments are in arrears and close a valve, remove or disconnect a meter pipe or fitting, if necessary, for the purpose of shutting off the flow of water as above authorized, provided, however, that the customer has been given thirty-six (36) hours notice in person or by registered or certified mail directed to his last address furnished to the company. If such address is different from the address of the premises affected a copy of such notice shall also be so mailed to the address thereof.*

Payment can be mailed to; Town of Barre Collector, PO Box 387, Barre MA 01005 or in person at the office located at; Henry Woods Building, 40 West St., 2<sup>nd</sup> floor, Monday – Thursday.

For questions or concerns, please call the Town Collector's office at 978-355-5001 or the DPW Office at 978-355-5013.

Town of Barre Water & Sewer Commissioners

Water Commissioners – Ronald Higgins, Ronald Hosley and John Pimental  
Sewer Commissioners – John DiPilato, Kathlyn Inman and Paul Donahue



# Town Of Barre, Massachusetts

Office of the Tax Collector

40 West Street, P.O. Box 387

Barre, Massachusetts 01005

Phone (978)-355-5001 fax (978)-355-5032

Email: [www.barrecollector@netplus.com](mailto:www.barrecollector@netplus.com)

Home Page: [www.town.barre.ma.us/townhall](http://www.town.barre.ma.us/townhall)



APRIL 12, 2006

THIS LETTER IS TO REMIND YOU THAT YOUR WATER/SEWER ACCOUNT HAS A PAST DUE BALANCE. NEW BILLS WILL BE SENT OUT SOON. PLEASE SEND YOUR PAYMENT TO:

TOWN COLLECTOR

PO BOX 387

BARRE MA 01005

CUSTOMER Angela Frank Jr

ACCOUNT NO 119-18

AMOUNT PAST DUE \$ 631.68







RECYCLED PAPER MADE FROM 20% POST CONSUMER CONTENT

11

PO Box 18056  
Hauppauge, NY 11788-8856



2679184

Return Service Requested



\*\*\*\*\*AUTO\*\*MIXED AADC 117

2679184  
FRANK QUAGLIA  
35 TERRY LN  
BARRE MA 01005-9265

4429  
407891



CREDIT & FINANCE INCORPORATED

PO Box 13386 \* Roanoke, VA 24033-3386

866-397-4100 \* Fax 540-772-7895

<http://www.atlanticcreditfinance.com>

Original Creditor ▶ HOUSEHOLD BANK

Acct# ▶ 5491100003844092

AC&F Acct # ▶ 2679184

Balance ▶ \$1,047.05

July 27, 2006

Dear Mr./Ms. Frank Quaglia:

Please allow this letter to serve as an introduction to **Atlantic Credit & Finance, Inc. (ACF)**. ACF has purchased the above referenced account (the "Account").

Our records reflect you are obligated on the Account. The Account is currently in default. Accordingly, ACF as owner and holder of the Account, is entitled to be paid the entire balance due. The current balance on the Account is \$1,047.05. All payments on the Account should be sent as noted below.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If the original creditor is different from the current creditor ACF will provide you with the name and address of the original creditor if a written request is received by ACF within 30 days of you receiving this notice. Please refer this letter to your attorney for a response if you are represented by an attorney in regard to this debt. Likewise, if you are in an active bankruptcy case, or this debt has been discharged in a bankruptcy case, refer this letter to your bankruptcy attorney for a response.

**To discuss this debt, please call ACF at 866-397-4100, John Wright, Ext. 4104, between the hours of 9:00 A.M. - 9:00 P.M. EST Monday - Thursday and 9:00 A.M. - 5:00 P.M. EST on Friday.**

**Mail all Payments and Correspondence to:**  
**Atlantic Credit & Finance, Inc.**  
**PO Box 13386**  
**Roanoke, VA 24033-3386**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

**Please See the Reverse Side....**





**nationalgrid**

To Reach Us

Customer Service: 1-800-322-3223

Credit Department: 1-866-395-0315

E-mail: CustomerService@us.ngrid.com

Website: www.nationalgrid.com

Pay This Amount

FOR SERVICE AT: 35 TERRY L  
BARRE MA 05647

394.65

Account Number

33108 51880 01

Bill Date

JUN 01, 2006

WESTERN UNION  
RUTLAND PHARMACY # 000000  
RUTLAND, MA

National Grid

7172192 2110 06/16/06 1:32PM 167 169000

CURRENCY: USD

205331085188001

00 CHECK PD \$0.00

01 STATEMENT \$194.65

CHANGE DUE \$0.00

Cash \$194.65

CASH PD \$194.65

TOTAL PD \$194.65

ENP01

CURRENT:

\$90.27

ARREARS:

\$304.38

TOTAL ACCOUNT BALANCE:

\$394.65

# TERMINATION NOTICE

IF YOU MAIL YOUR PAYMENT OR PAY AT AN AGENCY,  
PLEASE NOTIFY US AT 1-866-395-0315.

OUR RECORDS INDICATE YOUR ACCOUNT IS OVERDUE, AND UNLESS  
PAYMENT OF \$ 304.38 IS RECEIVED BY JUNE 07, 2006, YOUR  
SERVICE WILL BE TERMINATED. IF SERVICE IS TERMINATED, A  
FIFTEEN DOLLAR RECONNECTION CHARGE MAY BE ASSESSED TO YOUR  
ACCOUNT.

PLEASE BE ADVISED THAT EFFECTIVE JUNE 1, 2006, NATIONAL GRID  
REPRESENTATIVES WILL NO LONGER ACCEPT PAYMENTS AT THE CUSTOMERS  
PREMISES. IF YOUR SERVICE IS TERMINATED, THE PAST DUE BALANCE MUST  
BE PAID AT AN AUTHORIZED PAYMENT AGENCY PRIOR TO THE RESTORATION OF  
YOUR SERVICE AND WE CANNOT GUARANTEE SAME DAY RECONNECTION.

IF YOU ARE HAVING DIFFICULTY PAYING YOUR BILL, PLEASE CONTACT  
US AT 1-866-395-0315 FOR AVAILABLE PAYMENT OPTIONS.

CUSTOMER SERVICES DEPARTMENT

Make check payable to: *National Grid*  
Mail to: Processing Center, Woburn MA 01807-0005 • See reverse side.



**verizon**

5/11/06

phy 1115

JANET QUAGLIA

We never stop working for you.

376.23

6/2/06  
Nancy

Billing Date: 05/04/06 Page 1 of 2

Telephone Number: 978 355 3456

Account: 978 355 3456 797 009 8

153.30 / 48.66 → Past due

→ Past due plus May 17th statement

**Notice of Discontinuance****Amount Overdue****\$283.09**

- Your account is seriously overdue.
- Payment of the overdue amount must be received by 5:00 P.M. on May 8, 2006 or your service will be disconnected.
- You can avoid disconnection by paying in full or making acceptable payment arrangements on or before that date.
- Your basic local and Verizon service **will not** be interrupted if you pay all your Verizon charges. Your ability to dial long distance calls, however, **may be restricted** if you do not pay the long distance charges on your bill.
- In addition, a deposit (initial or additional) which equals two times the average monthly bill is a condition of the restoration of service. A restoration charge of \$10.00 will be applied to your account. After 15 days the maximum reconnection charge is \$13.50.
- Using Touch-Tone, you should report payments, make payment arrangements, or obtain account information from 7:30 am Sunday through 7:30 pm Saturday by calling 1-800-244-3737.
- Or call your service representative at 1-800-750-3553 Monday thru Friday 8:00 am to 6:00 pm.
- For details about Link-Up and Lifeline Telephone Assistance for eligible low income residence households, call your service representative.

**Pay your bill quickly by phone.**

Call 1-800-345-6563 any time day or night.

**Save Time!**Manage your account online at [verizon.com](http://verizon.com)

Conf. # 110470

**Authorized Payment Agents:**

Call 1-800-244-3737 for a location near you.

1 Stop Mini Mart 1406 Main St  
Worcester

McGoverns Purchase

82 Milbury St

See page 2 of this bill for more information.

5/19/06 Darleen  
5/19/06 Luke**Mail payments to:**

Verizon, PO BOX 1, WORCESTER MA 01654-0001

**Change of address?**

See page 2.

283.09  
6/22/06 \$284.00  
call with confirmation #

fiquaglia@verizon.net

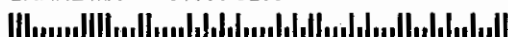
▼ Detach &amp; return payment slip with your check, payable to Verizon.

**verizon**

Yam-

F55683

Account: 978 355 3456 797 009 8

**Charges Due: 05/08/06****Total Overdue \$283.09****Amount Paid:**\$     JANET QUAGLIA  
35 TERRY LN  
BARRE MA 01005-9265

52

VERIZON  
PO BOX 1  
WORCESTER MA 01654-0001

020097835534567970091102 000000000283090000002830902





AMC Mortgage Services, Inc.

P.O. Box 11056  
Orange, CA 92856-8165  
Phone (877) 389-3175  
Fax (714) 973-3303

May 16, 2006

Frank M Quaglia Jr  
35 Terry Ln  
Barre, MA 01005

Property Address: 35 Terry Ln, Barre MA 01005  
Cancel Date: 05-27-06  
Type of Coverage: Fire  
RE: Loan Number 0090533621

Dear Borrower(s) :

We were recently notified by your insurance carrier that the insurance policy that covers your property will no longer be in force as of the cancel date above. As you know, sufficient insurance coverage is required to be in force at all times.

Please contact your insurance agent and request that a reinstatement be sent to the above fax number or mailed to the above address. If you are changing insurance companies, please have your agent send a copy of your new policy to the above address. Your response is required by 05-31-06 to prevent the necessity of securing a lender placed policy. A policy placed by the lender is usually more expensive than one placed by the owner and will only cover the lender's interest in the property and not provide additional coverage for your personal items.

If you have any questions regarding this notice please call our Insurance Center at (877) 389-3175.

Sincerely,

Insurance Department

AM003/009/Z60



RECYCLED PAPER MADE FROM 70% POST CONSUMER CONTENT

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see Exhibit #5  
for ~~XXXXXX~~  
Mortgage Info.

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**LEOMINSTER**  
**Credit Union**

20 ADAMS ST.  
LEOMINSTER, MA. 01453

Loan: 5167210896 Page: 1  
09/15/2006

FRANK M QUAGLIA  
LUCILLE A. QUAGLIA  
35 TERRY LANE  
BARRE MA 01005-9265

\* P a s t D u e N o t i c e \*

Loan Type:	USED CAR		
Principal Balance:	4,917.54	Original Loan Date:	11/10/2004
Current Rate:	5.9900	Original Loan Amount:	7,012.25
Interest Thru 09/17/2006:	44.38	Last Payment Received:	07/25/2006
One Day's Interest:	.80	Last Payment Amount:	135.86
Late Charge Balance:	35.00		
Collateral/Property:	2000 NISSAN QUEST GLE		
	Past Due Date:	08/25/2006	
	Amount Past Due:	135.86	
	Late Charges:	35.00	

\*\*\*\*\*  
Total Amount Due: \* 170.86 \* \* Second Notice \*  
\*\*\*\*\*

"YOUR LOAN IS NOW SERIOUSLY PAST DUE. PLEASE CALL US UPON RECEIPT OF THIS NOTICE AT (800) 649-4646 EXT 7313."

If Payment Has Been Made, Kindly Disregard This Notification

\*\*\*\*\*  
\* Your automatic loan payment of \$170.86 could not be made. \*  
\*\*\*\*\*







**THE COMMONWEALTH OF MASSACHUSETTS  
REGISTRY OF MOTOR VEHICLES  
P.O. BOX 55889 BOSTON, MA 02205-5889  
www.mass.gov/rmv**

REGISTRATION FEE INCLUDES \$ 5.00  
RENEWAL PROCESSING FEE

**CERTIFICATE OF REGISTRATION  
PASSENGER**

PLATE TYPE	REGISTRATION NUMBER	EXPIRATION DATE	MONTH	YEAR
PAN	63MN26	06 08	06	08

FEES:	
REGISTRATION	41.00
TITLE	0.00
SPECIAL PLATES	0.00
SALES TAX	0.00
<b>TOTAL</b>	<b>41.00</b>

NAME(S) OF OWNER(S) AND MAILING ADDRESS  
QUAGLIA, FRANK M  
35 TERRY LANE  
BARRE, MA 01005-9265

EFFECTIVE DATE 07/01/06

TRANSACTION NUMBER  
02618115100111

*Anne L. Collins*

REGISTRAR

RESIDENTIAL ADDRESS (IF DIFFERENT)

1987 MFRS MODEL YEAR	VOLV MAKE	245 MODEL NAME	STWAG BODY STYLE/TYPE	RED COLOR
YV1AX8855H1742540 VEHICLE IDENTIFICATION NUMBER		AMICA MUTUAL INS INSURANCE COMPANY		BA865306 TITLE NUMBER

IF VEHICLE CARRYING  
PASSENGERS FOR HIRE  
MAXIMUM NUMBER OF  
PASSENGERS THAT  
CAN BE SEATED.

IF VEHICLE USED FOR  
TRANSPORTING GOODS,  
WARES, OR MERCHANDISE:  
TOTAL REGISTERED WEIGHT.

NOT VALID UNTIL STAMPED WITH OFFICIAL SIGNATURE STAMP OR SIGNATURE OF THE REGISTRAR

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED  
DATE 01-14-2009 BY 60322 UCBAW/STP/STP

RECORDED

E 132869

02 JUL 12 PM 1:13

ANTHONY J. VIGLIOTTI  
REGISTER

copy

QUITCLAIM DEED

I, LUCILLE A. QUAGLIA, INDIVIDUALLY  
OF, WORCESTER COUNTY, MASSACHUSETTS

For consideration paid LESS THAN ONE HUNDRED AND 00/100 (\$100.00) DOLLARS

Grant to LUCILLE A. QUAGLIA AND FRANK MARIO QUAGLIA, AS JOINT TENANTS

of 86 MOUNT VIEW DRIVE, HOLDEN, WORCESTER COUNTY, MASSACHUSETTS

With quitclaim covenants:

A CERTAIN PARCEL OF LAND SITUATED IN HOLDEN ON THE EASTERLY SIDE OF MOUNT VIEW DRIVE, BEING SHOWN AS LOT 30 ON "PLAN OF LOTS OF MATTHEW G. CIOCILO IN HOLDEN, MASS., DATED JANUARY, 1955, BY ROBINSON ENGINEERING INC." RECORDED IN PLAN BOOK 203, PLAN 111, MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EASTERLY SIDE OF MOUNT VIEW DRIVE AT THE SOUTHWESTERLY CORNER OF LOT 32 AS SHOWN ON SAID PLAN AND THE NORTHWESTERLY CORNER OF THE LOT TO BE CONVEYED:

THENCE N. 72 DEG. 04' 20" E. BY LOT 32 A DISTANCE OF ONE HUNDRED SIX AND TWENTY-THREE HUNDREDTHS (106.23) FEET TO LAND OF W.T.A.G. INC., NOW OR FORMERLY;

THENCE S. 22 DEG. 29' 30" E. ONE HUNDRED TEN AND THIRTY-FIVE HUNDREDTHS (110.35) FEET TO SAID W.T.A.G. INC. LAND, NOW OR FORMERLY, TO LOT 28;

THENCE S. 72 DEG. 04' 20" W. BY LOT 28 A DISTANCE OF ONE HUNDRED FOURTEEN AND NINETY-THREE HUNDREDTH (114.93) FEET TO MOUNT VIEW DRIVE;

THENCE N. 17 DEG. 55' 40" W. BY SAID MOUNT VIEW DRIVE ONE HUNDRED NINE (109) FEET TO LOT 32 AND THE POINT OF BEGINNING.

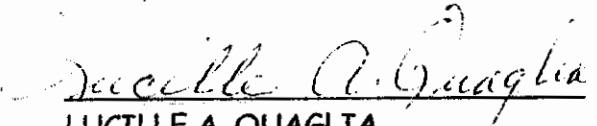
Being the same premises conveyed to the Grantor by deed dated AUGUST 12, 1965 and recorded with the Worcester District Registry of Deeds in Book 4635, Page 569.

Return to :  
Lucille Quaglia  
86 Mount View Drive  
Holden, MA

Locus : 86 Mount View Drive, Holden, MA



Witness my/our hands and seals this 3<sup>rd</sup> day of July, 2002

  
LUCILLE A. QUAGLIA

**COMMONWEALTH OF MASSACHUSETTS**

WORCESTER, ss.

July 3, 2002

Then personally appeared the above-named LUCILLE A. QUAGLIA acknowledged the foregoing instrument to be HER free act and deed, before me,

  
Notary Public: ALAN MASON  
My commission expires: 3/21/2008